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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In repatent application of:

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Serial No.:

09/815,434

Examiner: HAYES, John W.

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Confirmation No.

8767

For:

TOKENLESS BIOMETRIC ELECTRONIC FINANCIAL TRANS

VIA A THIRD PARTY IDENTICATOR

Assistant Commissioner for Patents Washington, DC 20231

/ RESPONSE TO OFFICE ACTION

Responsive to the Office Action, dated October 22, 2002, for which a one-month extension of time is requested, the following response is submitted.

IN THE SPECIFICATION:

The paragraph beginning at page 1, line 5 has been replaced with the following:

This application is a continuation of co-pending application Serial No. 09/731,536, filed on December 6, 2000, which is a continuation-in-part of co-pending application Serial No. 09/239,570, filed on January 29, 1999, which is a continuation of application Serial No. 08/705,399, filed on August 29, 1996 now U.S. Patent No. 5,870,723, which is a continuation-in-part of U.S. Application Serial No. 08/442,895 filed on May 17, 1995 now US Patent No. 5,613,012 which is a continuation-in-part of U.S. Application Serial No. 08/345,523, filed on November 28, 1994, now U.S. Patent No. 5,615,277, all commonly assigned.

The paragraph beginning at page 10, line 27, has been replaced with the following:

Fig. 1 is a schematic diagram of the preferred embodiment of a Party Identification Apparatus (PIA) with a biometric sensor and key pad.

